

United States Bankruptcy Court
Southern District of Mississippi

In re:
Oteasia Nicole Stuckey
Debtor

Case No. 20-01472-JAW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0538-3
Date Rcvd: Jun 03, 2025

User: mssbad
Form ID: 3180W

Page 1 of 2
Total Noticed: 17

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 05, 2025:

Recip ID	Recipient Name and Address
db	+ Oteasia Nicole Stuckey, 121 Cedar Creek Dr, Flora, MS 39071-9748
4889683	+ Nissan of North Americ, PO Box 685001, Franklin, TN 37068-5001

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: cstewart@Burr.com	Jun 03 2025 19:33:00	Ascendium Education Solutions, Inc., c/o Burr & Forman LLP, 420 N 20th Street, Suite 3400, Birmingham, AL 35203-5210
4890101	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 03 2025 19:33:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
4889676	Email/Text: bankruptcy@bigpictureloans.com	Jun 03 2025 19:33:00	Big Picture Loans, P.O. Box 704, Watersmeet, MI 49969
5472753	Email/Text: BKBCNMAIL@carringtonms.com	Jun 03 2025 19:33:00	JP Morgan Chase Bank, National Association, 1600 South Douglass Rd., Anaheim, CA 92806
4914272	Email/Text: BKBCNMAIL@carringtonms.com	Jun 03 2025 19:33:00	JP Morgan Mortgage Acquisition Corp., Carrington Mortgage Services LLC, 1600 South Douglass Dr., Anaheim, CA 92806
4889678	Email/Text: BKBCNMAIL@carringtonms.com	Jun 03 2025 19:33:00	Carrington Mortgage, P.O. Box 3489, Anaheim, CA 92803
4889677	+ EDI: CAPITALONE.COM	Jun 03 2025 23:27:00	Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
4889679	+ Email/Text: opsqa_usbankruptcy@cashnetusa.com	Jun 03 2025 19:33:00	Cash Net USA, 200 West Jackson Blvd, 14th Floor, Chicago, IL 60606-6929
4889680	+ Email/Text: bankruptcy@credencerm.com	Jun 03 2025 19:33:00	Credence Resource Mana, Po Box 2300, Southgate, MI 48195-4300
4889681	+ EDI: DIRECTV.COM	Jun 03 2025 23:33:00	DirectTV, P.O. Box 5007, Carol Stream, IL 60197-5007
4889682	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jun 03 2025 19:33:00	Great Lakes, PO Box 7860, Madison, WI 53707-7860
4910493	Email/Text: jefdun@gmail.com	Jun 03 2025 19:33:00	JD Receivables LLC, PO Box 382656, Germantown, TN 38183
4889684	Email/Text: info@plazaservicesllc.com	Jun 03 2025 19:33:00	Plaza Services, LLC, 110 Hammond Drive, Ste 110, Atlanta, GA 30328
4907160	EDI: PRA.COM		

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4902860 + EDI: LCIFULLSRV

Jun 03 2025 23:27:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541

Jun 03 2025 23:27:00 Tea Olive, LLC, PO BOX 1931, Burlingame, CA
94011-1931

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		J.P. Morgan Mortgage Acquisition Corp.
cr	*P++	CARRINGTON MORTGAGE SERVICE LLC, 1600 S DOUGLAS RD SUITE 110, ANAHEIM CA 92806-5951, address filed with court:, JP Morgan Chase Bank, National Association, 1600 South Douglass Rd., Anaheim, CA 92806
4891635	##+	Charles Frank Fair Barbour, Underwood Law Firm, PLLC, Atty for J. P. Morgan Mortgage Acquisiti, P. O. Box 16852, Jackson, MS 39236-6852
4889685	##+	Underwood Law Firm, PO Box 16852, Jackson, MS 39236-6852

TOTAL: 1 Undeliverable, 1 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 05, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2025 at the address(es) listed below:

Name	Email Address
Andrew Pete Cicero, III	on behalf of Creditor Ascendium Education Solutions Inc. dcicero@balch.com, mgunnells@burr.com
Charles Frank Fair Barbour	on behalf of Creditor JP Morgan Chase Bank National Association cbarbour@underwoodlawfirm.com, bankruptcies@underwoodlawfirm.com
Charles Frank Fair Barbour	on behalf of Creditor J.P. Morgan Mortgage Acquisition Corp. cbarbour@underwoodlawfirm.com, bankruptcies@underwoodlawfirm.com
Harold J. Barkley, Jr.	on behalf of Trustee Harold J. Barkley Jr. HJB@HBarkley13.com, hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Harold J. Barkley, Jr.	HJB@HBarkley13.com hbarkley13@ecf.epiqsystems.com;trusteeMSSB2M@ecf.epiqsystems.com
Thomas Carl Rollins, Jr	on behalf of Debtor Oteasia Nicole Stuckey trollins@therollinsfirm.com, jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 7

Information to identify the case:

Debtor 1	Oteasia Nicole Stuckey	Social Security number or ITIN	xxx-xx-6981
	First Name Middle Name Last Name	EIN	__-__-__
Debtor 2		Social Security number or ITIN	__-__-__
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-__-__

United States Bankruptcy Court for the **Southern District of Mississippi**

Case number: **20-01472-JAW**

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Oteasia Nicole Stuckey
 aka Oteasia N Stuckey, aka Otesia Nicole Stuckey

Dated: 6/3/25

By the court: /s/Jamie A. Wilson
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.